

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

2 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Christopher J. Galloway

Case No.: 18-28636-JNP

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original
☒ Motions Included

☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: June 2, 2020

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DLR Initial Debtor: CJG Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$1,077 per month to the Chapter 13 Trustee, starting on June 1, 2020 for approximately 76 months, in addition to amounts paid to date, for a total plan length of 84 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
 - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description: _____
Proposed date for completion: _____
 - ☐ Refinance of real property:
Description: _____
Proposed date for completion: _____
 - ☐ Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☐ NONE

a. Adequate protection payments will be made in the amount of \$ 75 to be paid to the Chapter 13 Trustee and disbursed **pre-confirmation and post-confirmation** to Harley Davidson Finance (creditor).

Adequate protection payments will be made in the amount of \$ 35 to be paid to the Chapter 13 Trustee and disbursed **pre-confirmation and post-confirmation** to TitleMax of Delaware (creditor)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
BSI Financial Services	Secured Creditor Attorney Fees, Per Order Resolving Motion to Vacate Stay	\$1,231
Daniel L. Reinganum, Esq.	Supplemental Attorney's Fees (subject to court approval)	\$1,500
Daniel L. Reinganum, Esq.	Attorney Fees	4,750.00
Internal Revenue Service	Taxes	937.22

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
BSI Financial Services	7759 Corbett Ave. Pennsauken, NJ 08109 Camden County	29,469.39	0.00	29,469.39	Per Contract
	PRE-PETITION ARREARS				
BSI Financial Services	7759 Corbett Ave. Pennsauken, NJ 08109 Camden County	\$8,765.46	0.00	\$8,765.46	Per Contract
	POST-PETITION ARREARS				

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Harley Davidson Financial	2014 Harley Davidson FLD-103 Dyna Switchback 500 miles Location: 7759 Corbett Ave., Pennsauken NJ 08109	\$18,803.64	11,195.00	None	\$18,803.64	6.00	\$23,074.30
TitleMax of Delaware	2005 Honda Accord EX 154,000 miles Location: 7759 Corbett Ave., Pennsauken NJ 08109	3,400.00	3,308.00	None	3,308.00	6.00	4,059.31

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Camden County MUA	7759 Corbett Ave. Pennsauken, NJ 08109	\$988.96

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 3,935 to be distributed *pro rata*
- ☐ Not less than 0 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. <input checked="" type="checkbox"/> NONE <p>The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:</p>							

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. <input type="checkbox"/> NONE <p>The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:</p>						
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured	
Harley Davidson Financial	2014 Harley Davidson FLD-103 Dyna Switchback	\$18,803.64	\$11,195	\$18,803.64	NONE - Interest Rate Cramdown Only	
TitleMax of Delaware	2005 Honda Accord EX	\$3,400	\$3,308	\$3,308	\$92	

Part 8: Other Plan Provisions a. Vesting of Property of the Estate <input checked="" type="checkbox"/> Upon Confirmation <input type="checkbox"/> Upon Discharge b. Payment Notices Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay. c. Order of Distribution The Standing Trustee shall pay allowed claims in the following order: 1) Ch. 13 Standing Trustee Commissions 2) <u>Other Administrative Claims</u> 3) <u>Secured Claims</u> 4) <u>Lease Arrearages</u> 5) <u>Priority Claims</u> 6) <u>General Unsecured Claims</u> d. Post-Petition Claims The Standing Trustee <input type="checkbox"/> is, <input checked="" type="checkbox"/> is not authorized to pay post-petition claims filed pursuant to 11 U.S.C.
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Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 9/6/2019.

Explain below why the plan is being modified:	Explain below how the plan is being modified:
<p>Debtor fell behind on post-petition mortgage payments. Creditor agreed to allow for capitalization of post-petition payments.</p> <p>Debtor lost time at work due to workplace shutdown due to potential COVID-19 exposure and needs to extend plan in order to maintain feasibility.</p>	<p>Plan provides for capitalization of past-due post-petition mortgage payments.</p> <p>Plan duration extended to 84 months total plan length.</p> <p>Plan now expressly provides for payment to IRS and CCMUA (previously being paid as part of confirmation order but not explicitly in plan).</p> <p>Plan payments to Harley Davidson and TitleMax increased to reflect interest will accrue over 84 months instead of original 60 months.</p> <p>Plan now incorporates base of \$3,935 to general unsecured creditors (previously being paid as part of confirmation order but not explicitly in plan)</p>

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

*This plan is a step plan or has lumpsum payments as follows: \$350.00 per month for 4 months, then \$860.00 per month for 56 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: September 6, 2019

/s/ Christopher J. Galloway

Christopher J. Galloway

Debtor

Date: _____

Joint Debtor

Date September 6, 2019

/s/ Daniel L. Reinganum, Esq.

Daniel L. Reinganum, Esq.

Attorney for the Debtor(s)

Certificate of Notice Page 9 of 11

United States Bankruptcy Court
District of New JerseyIn re:
Christopher J. Galloway
DebtorCase No. 19-27226-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 69

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Christopher J. Galloway, 7759 Corbett Ave., Pennsauken, NJ 08109-3664
cr +BSI Financial Services, Friedman Vartolo, LLP, 85 Broad Street, Suite 501,
New York, NY 10004-1734

518449592 +Advocare Cohen Family Medicine, 5647 Westfield Ave., Pennsauken, NJ 08110-1836
518449593 +Allergic Disease Associates, PC, 205 N. Broad St., Suite 300, Philadelphia, PA 19107-1578
518449594 +Apex Asset Management, Attn: Bankruptcy Dept., 2501 Oregon Pike, Suite 102,
Lancaster, PA 17601-4890

518449596 +BSI Financial Services, 314 S. Franklin St., PO Box 517, Titusville, PA 16354-0517
518555064 +Bank of Missouri, Attn Total Card, Inc., 2700 S. Lorraine Place,
Sioux Falls, SD 57106-3657

518449595 +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
518580616 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
518449597 +Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
518449598 +Credit One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
518449599 +Emergency Physicians Assoc. -So. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
518449600 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518449601 +Experian, PO Box 4500, Allen, TX 75013-1311
518449605 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725)

518449603 +Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
518449602 +Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100,
Mount Laurel, NJ 08054-1297

518449604 +First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
518449606 +Friedman Vartolo LLP, Attn: Jonathan C. Schwalb, Esq., 85 Broad Street, Suite 501,
New York, NY 10004-1734

518449607 +Harley Davidson Financial, Attn: Bankruptcy, PO Box 9013, Addison, TX 75001-9013
518474109 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518449608 +I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
518449609 +IC System, Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
518449612 +Jefferson Health - New Jersey, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
518449614 +Lourdes Imaging Associates, PA, PO Box 95000-2840, Philadelphia, PA 19195-0001
518449615 +Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
518449616 +Lourdes Medical Center, 1600 Haddon Avenue, Camden, NJ 08103-3101
518449617 +Lourdes Urgent Care Services, PO Box 826479, Philadelphia, PA 19182-6479
518449618 #+MidAmerica Bank & Trust Company, Attn: Bankruptcy, PO Box 400, Dixon, MO 65459-0400
518449621 Our Lady of Lourdes Medical Center, PO BOX 822099, Philadelphia, PA 19182-2099
518449622 +PNC Bank, Natiaonl Association, Mailstop: P5-PCLC-A1-R, 2730 Liberty Ave.,
Pittsburgh, PA 15222-4704

518449626 +Raymond T. Pekala, M.D., 99 West Gate Drive, Cherry Hill, NJ 08034-2843
518449628 +Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
518449630 +South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
518449631 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
Trenton, NJ 08695-0245

518449635 +TitleMax of Delaware, 15 Bull St., Suite 200, Savannah, GA 31401-2686
518449637 +Total Visa/Bank of Missouri, PO Box 85710, Sioux Falls, SD 57118-5710
518449636 +Total Visa/Bank of Missouri, Attn: Bankruptcy, PO Box 85710, Sioux Falls, SD 57118-5710
518449638 +TransUnion, PO Box 2000, Chester, PA 19016-2000
518449639 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank/RMS CC, Attn: Bankruptcy, PO Box 5229,
Cincinnati, OH 45201)

518512627 +Virtua Our Lady of Lourdes, PO Box 822099, Philadelphia, PA 19182-2099
518449642 Virtua Our Lady of Lourdes Hospital, 1601 Haddon Avenue, Allentown, PA 18103
518449643 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001
(address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429,
Greenville, SC 29606)

518569449 +Wilmington Savings Fund Society et al, c/o BSI Financial Services, 314 S. Franklin Street,
P.O. Box 517, Titusville, PA 16354-0517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:09:56 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:09:49 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518549528 +E-mail/Text: g20956@att.com Jun 06 2020 03:10:45 AT&T Mobility II LLC,
%AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104,
BEDMINSTER, NJ. 07921-2693

518465419 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 06 2020 03:26:31
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518449610 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Jun 06 2020 03:09:20 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

518449611 E-mail/Text: JCAP_BNC_Notices@jcap.com Jun 06 2020 03:10:19 Jefferson Capital Systems, LLC,
P.O. Box 7999, Saint Cloud, MN 56302

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 69

Date Rcvd: Jun 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518449613 +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:09:01 Kohls/Capital One,
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518449619 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 06 2020 03:09:48 Midland Funding, PO Box 2011,
Warren, MI 48090-2011
518449620 +E-mail/Text: bankruptcy@sccompanies.com Jun 06 2020 03:11:25 Midnight Velvet,
Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
518449623 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 06 2020 03:13:47
Portfolio Recovery Associates, LLC, c/o Barclaycard, PO Box 41067, Norfolk, VA 23541
518559307 +E-mail/Text: colleen.atkinson@rmscollect.com Jun 06 2020 03:11:16
Patient First c/o Receivables Management Systems, PO Box 73810,
North Chesterfield, VA 23235-8047
518466354 E-mail/PDF: resurgentbknofifications@resurgent.com Jun 06 2020 03:13:59
Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
518512465 +E-mail/Text: JCAB_BNC_Notices@jcap.com Jun 06 2020 03:10:20 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518449624 +E-mail/Text: JCAB_BNC_Notices@jcap.com Jun 06 2020 03:10:20 Premier Bankccard, LLC,
Jefferson Capital Systems LLC, Assignee, PO Box 7999, Saint Cloud, MN 56302-7999
518449625 +E-mail/Text: bnc-quantum@quantum3group.com Jun 06 2020 03:09:44
Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788,
Kirkland, WA 98083-0788
518449627 E-mail/Text: colleen.atkinson@rmscollect.com Jun 06 2020 03:11:16
Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
518449629 +E-mail/PDF: resurgentbknofifications@resurgent.com Jun 06 2020 03:13:59
Resurgent Capital Services LP, PO Box 10587, Greenville, SC 29603-0587
518450584 +E-mail/PDF: gecsed@recoverycorp.com Jun 06 2020 03:12:18 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518449632 +E-mail/PDF: gecsed@recoverycorp.com Jun 06 2020 03:15:02 Synchrony Bank/Care Credit,
Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
518449633 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 06 2020 03:26:32 T Mobile/ T-Mobile USA Inc.,
by American InfoSource as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
518468899 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 06 2020 03:26:31 T Mobile/T-Mobile USA Inc.,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449634 +E-mail/Text: bncmail@w-legal.com Jun 06 2020 03:10:15 TD Bank USA, N.A.,
c/o Weinstein & Riley, PS, 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
518449640 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 06 2020 03:27:17 Verizon,
by American InfoSource LP, agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
518550533 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 06 2020 03:26:31 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449641 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Jun 06 2020 03:06:49
Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518516900* Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518516127* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617)
518559192* +Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
518570225* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067,
Norfolk VA 23541)
518566574* Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788,
Kirkland, WA 98083-0788

TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 69

Date Rcvd: Jun 05, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Daniel L Reinganum on behalf of Debtor Christopher J. Galloway DanielR@McDowellLegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowellle
gal.com/djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Harley-Davidson dcarlon@kmlawgroup.com,
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